PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application

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Confirmation No.:

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Number

Applicant

: Joseph A. GIORDANO

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Title

SYSTEM AND METHOD FOR PROCESSING FINANCIAL

TRANSACTIONS

TC/Art Unit

3628

Examiner:

Clement B. GRAHAM

Docket No.

24124.000132

Customer No.

21967

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION DATED JULY 8, 2005 AND PETITION FOR THREE (3) MONTH EXTENSION OF TIME

This response is filed pursuant to 37 C.F.R § 1.111 and includes amendments to the claims and remarks in reply to the Non-Final Office Action mailed July 8, 2005. Applicant respectfully requests a three-month extension of time under 37 C.F.R. § 1.136(a) for responding to the Office Action. Accordingly, it is respectfully requested that the time for response be extended up to and including January 8, 2006. A check to cover the three-month extension of time fee of \$1,020.00 is attached herewith. In the event of any variance between the amount enclosed and the fees determined by the U.S. Patent and Trademark Office, please charge or credit any such variance to the undersigned's Deposit Account No. 50-0206.

Please note the following:

- Amendments to the Claims are reflected in the "Listing of Claims" which begins on page 2 of this paper.
- Remarks begin on page 8 of this paper.